

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: UGASTE, JOHN E

§ Case No. 07-22684

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHN E. GIERUM, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court
Dirksen Federal Courthouse
219 S Dearborn Street, 7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 02:00pm on 11/20/2009 in Courtroom B, Lake County Courthouse, Park City Branch Court
301 Greenleaf Avenue
Park City, IL 60085-5725.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/19/2009

By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: UGASTE, JOHN E

§ Case No. 07-22684

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 196,413.65
and approved disbursements of \$ 45,157.78
leaving a balance on hand of ¹ \$ 151,255.87

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>JOHN E. GIERUM</u>	\$ <u>6,657.16</u>	\$ _____
Attorney for trustee _____	\$ _____	\$ _____
Appraiser _____	\$ _____	\$ _____
Auctioneer _____	\$ _____	\$ _____
Accountant _____	\$ _____	\$ _____
Special Attorney for trustee _____	\$ _____	\$ _____
Charges, <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees, <u>United States Trustee</u>	\$ _____	\$ _____
Other _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 57,741.23 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 105.9 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>1</u>	Recovery Management Systems Corporation	\$ <u>141.47</u>	\$ <u>141.47</u>
<u>1I</u>	Recovery Management Systems Corporation	\$ <u>8.40</u>	\$ <u>8.40</u>
<u>2</u>	Discover Bank/DFS Services LLC	\$ <u>6,988.29</u>	\$ <u>6,988.29</u>
<u>2I</u>	Discover Bank/DFS Services LLC	\$ <u>415.04</u>	\$ <u>415.04</u>
<u>3</u>	CHASE BANK USA	\$ <u>11,484.87</u>	\$ <u>11,484.87</u>
<u>3I</u>	CHASE BANK USA	\$ <u>682.09</u>	\$ <u>682.09</u>
<u>4</u>	CHASE BANK USA	\$ <u>4,128.45</u>	\$ <u>4,128.45</u>
<u>4I</u>	CHASE BANK USA	\$ <u>245.19</u>	\$ <u>245.19</u>
<u>5</u>	CHASE BANK USA	\$ <u>19,874.14</u>	\$ <u>19,874.14</u>
<u>5I</u>	CHASE BANK USA	\$ <u>1,180.33</u>	\$ <u>1,180.33</u>
<u>6</u>	FIA Card Services, N.A.	\$ <u>15,124.01</u>	\$ <u>15,124.01</u>

6I FIA Card Services, N.A. \$ 898.22 \$ 898.22

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$83,428.21.

Prepared By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 07-22684

User: rmarola
Form ID: pdf006

Page 1 of 1
Total Noticed: 22

Date Rcvd: Oct 20, 2009

The following entities were noticed by first class mail on Oct 22, 2009.

db +John E Ugaste, 345 Ashland Avenue, Highwood, IL 60040-1103
aty +James T Magee, Magee Negele & Associates P C, 444 N Cedar Lake Rd,
Round Lake, IL 60073-2802
tr +John E Gierum, John E Gierum, Gierum & Mantas, 9700 Higgins Road, Suite 1015,
Rosemont, IL 60018-4712
11788910 +Bank Of America, P. O. Box 1598, Norfolk, VA 23501-1598
11788909 +Bank of America, 4161 Peidmont Parkway, Greensboro, NC 27410-8119
11954783 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
11788917 +Chase, P. O. Box 15919, Wilmington, DE 19850-5919
11788911 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
11788919 +Chase Manhattan, 3415 Vision Drive, Columbus, OH 43219-6009
11788921 +Citibank, P. O. Box 6241, Sioux Falls, SD 57117-6241
11788920 +Citibank, 7920 NW 110th Street, Kansas City, MO 64153-1270
11788923 +Citibank / Sears, P. O. Box 6189, Sioux Falls, SD 57117-6189
11788922 +Citibank / Sears, P. O. Box 20363, Kansas City, MO 64195-0363
12204550 FIA Card Services, N.A., Bank of America, N.A. (USA) and MBNA,
by American InfoSource L.P. as its agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
11788927 +HSBC Card/Ameriquet, P. O. Box 5246, Carol Stream, IL 60197-5246
11788928 +HSBC/Ameriquet, P. O. Box 19360, Portland, OR 97280-0360

The following entities were noticed by electronic transmission on Oct 20, 2009.

11788916 +Fax: 602-221-4614 Oct 21 2009 01:29:23 Chase, 900 Stewart Ave, Garden City, NY 11530-4891
11788924 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 21 2009 02:14:48 Discover Financial,
P. O. Box 15316, Wilmington, DE 19850
11930090 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 21 2009 02:14:48
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
11788925 +E-mail/PDF: mrdiscen@discoverfinancial.com Oct 21 2009 02:14:48 Discover Financial,
P. O. Box 3025, New Albany, OH 43054-3025
11849302 E-mail/PDF: rmscedi@recoverycorp.com Oct 21 2009 02:00:53
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
11920538 +E-mail/PDF: rmscedi@recoverycorp.com Oct 21 2009 02:00:53
Recovery Management Systems Corporation, For GE Money Bank, dba SAM'S CLUB,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Antonio M Romanucci
11788926 Gulio Burjouni
11788918* +Chase, P. O. Box 15919, Wilmington, DE 19850-5919
11788913* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
11788914* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
11788915* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
11788912* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822

TOTALS: 2, * 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2009

Signature: _____

Joseph Speetjens